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Gayle Jameson	CA
Seth Harris	CA
James Hester	CA
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Seth J. Adams	NV
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Rachel S. Opatik	CA
Melissa Robbins Coutts	CA
Jessica Partridge	CA
Kristin Zilberstein	CA
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NV	Janice Jacovino
NV	Bonty Lonardo

February 17, 2011

Tamie Richardson
 746 Bailey Drive
 Grants Pass, OR 97527
 Re: Richardson v. First Horizon 10-3073
 Our File # OR10-7486

Dear Mrs. Richardson:

This is in response to your letter dated February 10, 2011. Attached is our written response to your production request in regards to the Deposition of Mrs. Collier.

In your letter you again demand certified copies of the Pooling and Servicing Agreement, Private Placement Memorandum, disclosure statements, amendments and supplements to SEC filings and SEC Form 8K and 424b5. All this information is available at [http://www.secinfo.com/\\$/SEC/Registrant.asp?CIK=1359891](http://www.secinfo.com/$/SEC/Registrant.asp?CIK=1359891). You are aware of that website and since you provided us with copies of printouts from this website I have to assume you have thoroughly reviewed the information from that side. The requested documents are several hundred pages long and are equally accessible to you. There is no requirement in the rules for certified copies of those documents. The rules require us to allow you to inspect or copy documents. You can do so by accessing the above website, and I believe you have already done so. I am therefore confused as to your continued complaint regarding the production of those documents. I am also confused as to your continued allegations that we have not responded to your admission requests. That is not true. You are well aware that we provided you with written responses. You are again making accusations that are unsupported and threats that are uncalled for.

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I have also attached a copy of our previous response to your requests for admissions, printouts from the MERS website that show that this loan is not part of the MERS system, a Copy of the HUD Settlement Statement with your signature certifying that it is accurate, the Truth in Lending Statement signed by you, Form K8, the Servicing and RESPA Servicing Disclosure Statement.

I am deeply disappointed that you have spurned our repeated efforts to agree to either formal or informal mediation.

Sincerely,

/s/

Holger Uhl